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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit :
Examiner :
Serial No. : 09/970,600
Filed : October 4, 2001
Inventor : William H. Wisecarver III
: Mary F. Nugent
: SYSTEM AND METHOD
: FOR ON-LINE PAYMENT TRANSACTIONS



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PATENT & TRADEMARK OFFICE

Dated: March 18, 2003

Commissioner for Patents
Washington, DC 20231

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